

United States Bankruptcy Court
Northern District of Ohio

In re:
Christopher Leo Pratt
Debtor

Case No. 23-30643-jpg
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-3
Date Rcvd: Apr 18, 2023

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:

Recip ID	Recipient Name and Address
db	+ Christopher Leo Pratt, 3764 US Hwy 224 E, Lot 75, Greenwich, OH 44837-9350
tr	+ Elizabeth A. Vaughan, Office of the Chapter 13 Trustee, 316 N. Michigan Street #501, Toledo, OH 43604-5666
27491230	Account Recovery Solutions, Attn Bankruptcy, PO Box 630806, Cincinnati, OH 45263-0806
27491237	+ Debt Management & Collection, Systems- Attn: Bankruptcy, PO Box 5609, Greenville, TX 75403-5609
27491238	+ Dept Ed Aidvantage, PO Box 740351, Atlanta, GA 30374-0351
27491239	+ Emergency Professional Services, Attn: Bankruptcy, 7123 Pearl Road, Ste 201, Cleveland, OH 44130-4944
27491249	+ LVNV Funding LLC, 6801 S. Cimarron Road, Suite 424-J, Las Vegas, NV 89113-2273
27491250	+ Norwalk Municipal Court, 45 N. Linwood Ave., Norwalk, OH 44857-1518
27491253	++ REGIONAL INCOME TAX AGENCY, PO BOX 470537, ATTENTION LEGAL DEPARTMENT, BROADVIEW HEIGHTS OH 44147-0537 address filed with court., RITA, PO Box 94951, Cleveland, OH 44101-4951
27491254	+ Rodier Law Offices Inc, 5055 Enterprise Blvd, Toledo, OH 43612-3839
27491256	#+ State Collection & Recovery Service, PO Box 678, Monroeville, OH 44847-0678
27491260	+ US bank Acct, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
27491261	Valley Personnel Inc, 1510 TWP Road 1153, Ashland, OH 44805

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jc@jcelgin.com	Apr 18 2023 20:45:00	Jonathon Carl Elgin, JC Elgin Co., LPA, 6 Water St., Shelby, OH 44875
ust	+ Email/Text: ustregion09.cl.ecf@usdoj.gov	Apr 18 2023 20:45:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
27491233	Email/Text: bankruptcies@ccf.org	Apr 18 2023 20:45:00	Cleveland Clinic, Attention Bankruptcy, 9500 Euclid Ave, Cleveland, OH 44195
27491234	Email/Text: bankruptcyColumbia@nisource.com	Apr 18 2023 20:45:00	Columbia Gas of Ohio, PO Box 4629, Carol Stream, IL 60197-4629
27491231	+ EDI: CAPITALONE.COM	Apr 19 2023 00:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
27491232	+ EDI: PHINGENESIS	Apr 19 2023 00:40:00	Cb Indigo/gf, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
27491235	EDI: CMIGROUP.COM	Apr 19 2023 00:40:00	Credit Management, 6080 Tennyson Pkwy, Suite 100, Plano, TX 75024-6002
27491236	Email/PDF: creditonebknofications@resurgent.com	Apr 18 2023 20:43:46	Credit One Bank, Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873
27491238	+ EDI: MAXMSAIDV	Apr 19 2023 00:40:00	Dept Ed Aidvantage, PO Box 740351, Atlanta, GA 30374-0351
27491240	+ EDI: PHINELEVATE		

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		Apr 19 2023 00:40:00	Finwise Rise, Attention Bankruptcy, Po Box 679900, Dallas, TX 75267-9904
27491241	+ Email/Text: collections@firelandsfcu.org		
		Apr 18 2023 20:46:00	Firelands Federal Credit Union, Attn: Bankruptcy Dept, Po Box 8005, Bellevue, OH 44811-8005
27491242	Email/Text: bankruptcy@collectioncentral.com		
		Apr 18 2023 20:45:00	First Credit, Attn Bankruptcy, PO Box 630838, Cincinnati, OH 45263-0838
27491243	Email/Text: dfell@ftmc.com		
		Apr 18 2023 20:45:23	Fisher Titus Medical Center, 272 Benedict Ave., Norwalk, OH 44857-2374
27491244	+ EDI: PHINGENESIS		
		Apr 19 2023 00:40:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
27491246	+ Email/Text: hmcgrp@aol.com		
		Apr 18 2023 20:45:00	HMC, Attn: Bankruptcy, 29065 Clemens Road, Ste 200, Westlake, OH 44145-1179
27491247	+ Email/Text: hmcgrp@aol.com		
		Apr 18 2023 20:45:00	HMC Group, Attn: Bankruptcy, 29065 Clemens Road, Ste 200, Westlake, OH 44145-1179
27491245	+ Email/Text: bankruptcy.notices@hdfsi.com		
		Apr 18 2023 20:46:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
27491248	Email/Text: ktramble@lendmarkfinancial.com		
		Apr 18 2023 20:45:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
27491251	Email/Text: bk@rbccollect.com		
		Apr 18 2023 20:45:00	Rbc, Inc, Attn: Bankruptcy, PO Box 1548, Mansfield, OH 44901
27491252	Email/PDF: resurgentbknofications@resurgent.com		
		Apr 18 2023 20:44:10	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
27491255	+ EDI: NAVIENTFKASMSERV.COM		
		Apr 19 2023 00:40:00	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
27491257	EDI: RMSC.COM		
		Apr 19 2023 00:40:00	Synchrony Bank Ashley Furniture, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
27491258	+ Email/Text: pfs@bellevuehospital.com		
		Apr 18 2023 20:46:00	The Bellevue Hospital, Attn: Bankruptcy, 1400 W. Main Street, Bellevue, OH 44811-8952
27491259	+ Email/Text: ECMCBKNotices@ecmc.org		
		Apr 18 2023 20:45:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
Elizabeth A. Vaughan	13ECFNotices@chapter13toledo.com toledo13@ecf.epiqsystems.com
Jonathon Carl Elgin	on behalf of Debtor Christopher Leo Pratt jc@jcelgin.com elgin.jonathonc.r116646@notify.bestcase.com

TOTAL: 2

Information to identify the case:Debtor 1: Christopher Leo Pratt

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-5588

EIN: --

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: --

EIN: --

United States Bankruptcy Court: Northern District of Ohio

Date case filed for chapter: 13 4/14/23

Case number: 23-30643-jpg**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher Leo Pratt	
2. All other names used in the last 8 years		
3. Address	3764 US Hwy 224 E Lot 75 Greenwich, OH 44837	
4. Debtor's attorney Name and address	Jonathon Carl Elgin JC Elgin Co., LPA 6 Water St. Shelby, OH 44875	Contact phone 567-275-1040 Email: jc@jcelgin.com
5. Bankruptcy trustee Name and address	Elizabeth A. Vaughan Office of the Chapter 13 Trustee 316 N. Michigan Street #501 Toledo, OH 43604	Contact phone 419-255-0675 Email: 13ECFNotices@chapter13toledo.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov https://pacer.uscourts.gov www.ohnb.uscourts.gov	United States Bankruptcy Court 405 Madison Ave Room 604 Toledo, OH 43604	Hours open: 9:00 AM – 4:00 PM Contact phone 419-213-5600 Date: 4/18/23

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 8, 2023 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Location: 341 meeting will be conducted remotely. Please check the docket or with the case trustee for procedures. *** Valid photo identification required *** *** Proof of Social Security Number required ***												
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 8/7/23</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 6/23/23</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 10/11/23</td> </tr> <tr> <td>Deadline to File an Objection to Confirmation:</td> <td>Filing Deadline: 7 days before the confirmation hearing date.</td> </tr> </table> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Effective February 1, 2019, the Electronic Proof of Claim (ePOC) filing program is available on the court's website for all users to file a Proof of Claim, Amended Proof of Claim, Withdrawal of Claim, and Supplement to a Claim. A login/password is not required to use ePOC. Parties not represented by an attorney and registered CM/ECF filers may use this service. Access and instructions for ePOC filing are available in the ECF and Case Info section of the court website at www.ohnb.uscourts.gov . Parties who would like to file a Proof of Claim manually may obtain a Proof of Claim form (Official Form B410) from the Forms page of the United States Court's website at www.uscourts.gov , or at any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/7/23	You must file:		<ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 6/23/23	Deadline for governmental units to file a proof of claim:	Filing deadline: 10/11/23	Deadline to File an Objection to Confirmation:	Filing Deadline: 7 days before the confirmation hearing date.
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The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors												
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 7/18/23 at 09:30 AM , Location: US Bankruptcy Court, 405 Madison Ave, Courtroom #2, Rm 621, Toledo, OH 43604												
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.												
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.												
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.												
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.												